DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, Corinthian Sesson, a single person, executed a deed of trust dated May 10, 2007, in favor of Debera Bridges, Trustee, for the benefit of the owner and holder of a certain indebtedness, CitiFinancial Real Estate Services, Inc., N/K/A CitiFinancial, Inc., an Iowa corporation d/b/a CitiFinancial Real Estate Services, Inc.

Said deed of trust is of record in Deed of Trust Book 2716 at page 268 in the office of the Chancery Clerk of DeSoto County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

The following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of Desoto, State of Mississippi, and more particularly described as follows, to-wit:

Lot 43, Section B, MAGNOLIA ESTATES SUBDIVISION, in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 28, Page 40, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 43, Section B, Magnolia Estates Subdivision, Desoto County, Mississippi

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Debera Bridges, as appointed under said deed of trust, the undersigned do hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Debera Bridges or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

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IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 28day of October 2008.

CitiFinancial Real Estate Services, Inc., N/K/A CitiFinancial, Inc., an Iowa corporation d/b/a CitiFinancial Real Estate Services, Inc.

BY:

Eddie Crespo, Assistant Vice President

STATE OF TEXAS

COUNTY OF DALLAS

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 28day of October 2008 within my jurisdiction, the within named **Eddie Crespo**, duly identified before me, who acknowledged that he/she is **Assistant Vice President** of CitiFinancial and that for and on behalf of said corporation, and as its act and deed and that in said respective capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

Notary Public

My Commission Expires:

6/19/2011

PREPARED BY & RETURN TO:

T. Frank Collins, Esq. Collins & Associates, PLLC 599-B Steed Road Ridgeland, Mississippi 39157 Telephone: 601-853-4400

